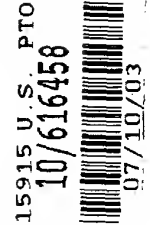


IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants James D. Terlizzi et al.
Title: METHOD AND SYSTEM FOR INVERSE LIFE ANNUITY
Appl. No.: Unassigned
Filing Date: 07/10/2003
Examiner: Unknown
Art Unit: Unknown



UTILITY PATENT APPLICATION
TRANSMITTAL

Mail Stop PATENT APPLICATION
Commissioner for Patents
PO Box 1450
Alexandria, Virginia 22313-1450

Sir:

Transmitted herewith for filing under 37 C.F.R. § 1.53(b) is the nonprovisional utility patent application of:

James D. Terlizzi
Timothy Joseph Trankina

☐ Applicant claims small entity status under 37 CFR 1.27.

Enclosed are:

- ☒ Application Data Sheet (37 CFR 1.76) (3 pages).
- ☒ Unexecuted Declaration and Power of Attorney (3 pages).
- ☒ Specification, Claims, and Abstract (50 pages).
- ☒ Informal drawings (4 sheets, Figures 1-4).

07/10/03
15915 U.S. PTO

The filing fee is calculated below:

19704 U.S. PTO
10/616458
07/10/03

	Claims as Filed	Included in Basic Fee	Extra Claims	Rate	Fee Totals
Basic Fee				\$750.00	\$750.00
Total Claims:	64	20	= 44	x \$18.00	= \$792.00
Independents:	6	3	= 3	x \$84.00	= \$252.00
If any Multiple Dependent Claim(s) present:				+ \$280.00	= \$0.00
Surcharge under 37 CFR 1.16(e) for late filing of Executed Declaration and late payment of filing fee				+ \$130.00	= \$130.00
				SUBTOTAL:	= \$1924.00
[] Small Entity Fees Apply (subtract 1/2 of above):					= \$0.00
				TOTAL FILING FEE:	= \$1,924.00

- [] A check in the amount of \$0.00 to cover the filing fee is enclosed.
- [X] The required filing fees are not enclosed but will be submitted in response to the Notice to File Missing Parts of Application.
- [] The Commissioner is hereby authorized to charge any additional fees which may be required regarding this application under 37 C.F.R. §§ 1.16-1.17, or credit any overpayment, to Deposit Account No. 19-0741. Should no proper payment be enclosed herewith, as by a check being in the wrong amount, unsigned, post-dated, otherwise improper or informal or even entirely missing, the Commissioner is authorized to charge the unpaid amount to Deposit Account No. 19-0741.

Please direct all correspondence to the undersigned attorney or agent at the address indicated below.

Respectfully submitted,

Date July 10, 2003

By Brian J. McNamara

FOLEY & LARDNER
Customer Number: 22428

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